

DOCKET NO. NOKI14-00021

PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: : PETRI HYYPPA, ET AL.
U.S. Serial No. : Not yet assigned
Filed : Not yet assigned
Title : ELECTRONIC TRANSACTIONS

BOX PATENT APPLICATION

Commissioner for Patents
Washington, D.C. 20231

Sir:

INFORMATION DISCLOSURE STATEMENT

Pursuant to the duty of disclosure under 37 C.F.R. § 1.56, Applicant submits this statement. This submittal is made in accordance with 37 C.F.R. §§ 1.97 and 1.98 and § 609 of the Manual of Patent Examining Procedure. The patents, publications and other information herein are listed below and on the attached Form PTO-1449. Copies of the listed references are submitted herewith.

U.S. Patents

<u>Patent No.</u>	<u>Inventor</u>	<u>Date</u>
5,687,385	Janay	Nov. 11, 1997
5,867,688	Simmon , et al.	Feb. 2, 1999
5,878,397	Stille, et al.	Mar. 2, 1999
6,112,206	Morris, et al.	Aug. 29,2000
6,195,533	Tkatch, et al.	Feb. 27, 2001

Publications:

WWW.FRIENDSREUNITE.CO.UK; "Friends Reunited - The One Stop Site to Reunite"; Friends Reunited Message Board; 24/10/01; Page 1 of 1;

WWW.HSCB.CO.UK/EBANK/MAIN/BWELCMAIN1.HTM; "Welcome to internet banking; Welcome; 24/10/01; Page 1 of 1

WWW.EBANK.HSCB.CO.UK/MAIN/LOGINMAIN.JSP; "Login for Internet Banking; 24/10/01; Page 1 of 1

WWW.NEXT.CO.UK; "Next Directory" NEXT - On-line Shopping; 24/10/01; Page 1 of 1

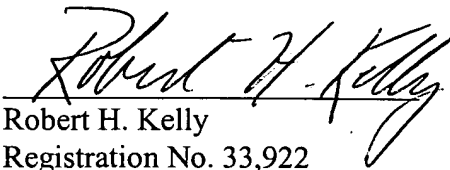
ORDERS02.NEXT.CO.UK/LOGIN.ASP?FLG_QS&BCK+QS; "NEXT Directory On-Line; 24/10/01; Page 1 of 1

Applicant hereby expressly reserves the right to swear behind the effective dates of any of the above patents and to question the relevance and materiality of the patents and publications listed herein, in whole, in part, or in combination, subsequent to filing this information disclosure statement.

Respectfully submitted,

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